Appendix A. Student Learning Objective Template

Date: 10/18/13

Teacher Name: Francis Financier **Position: Financial Literacy teacher**

Subject/Grade/Course Number: Financial Literacy/Gr. 10/Bus2.0

Interval of Instruction: 1/21/14 – 5/2/13 (63 days; class meeting every day for 45 min.)

Needs Assessment and Student Population

What do you know from the data about your students' needs and strengths? How does this SLO address a need for included students?

Area of Need: Investing, Credit, and Debit

Students have no experience taking courses in personal finance. I administered a 25-question district-created survey of personal financial literacy to determine students' background knowledge and experiences in managing their finances. Results of the survey suggest that approximately 30 percent of students hold occasional or part-time jobs and are responsible for managing the money that they earn. A majority of students (76 percent) intend to attend college, but they listed few financial options for financing college. Students indicated they understood the basics of income and sales taxes, and insurance. However, many students seem to lack background knowledge on planning and money management, consumerism, investing, and credit and debit. This information is consistent with what I know about how students typically do in my class; the areas where students this year lack background knowledge are the concepts where students typically score lower on unit tests.

I also have some data from how students have performed in my class in the past. Trend data from unit tests and end-of-course examinations from the past three years are as follows:

	2009-10 average score	**2010-11 average score**	**2011-12 average score**
Unit 1 Test: Financial Responsibility/Decision Making	85	84	87
Unit 2 Test: Income and Careers	80	85	82
Unit 3 Test: Planning and Money	70	75	78
Unit 4 Test: Consumerism	82	84	80
Unit 5 Test: Investing	70	71	73
Unit 6 Test: Credit/debit	73	72	70
Unit 7 Test: Risk Management and Insurance	80	78	80
End-of-Course Exam	**75**	**78**	**76**

These data suggest that historically students do well on the first two units, financial responsibility/decision making, income and careers, and consumerism. Even though students this year and in past years indicate a lack of background knowledge in these areas, new learning can be situated fairly easily within a student's real-world experience. Students struggle most on units on investing and credit/debit. These units contain terminology that is new to many students, which may require additional time or instruction in order for students to fully grasp the terms and new concepts.

Given this information, I am focusing my SLO on units 5 and 6, which cover investing, credit, and debt—the areas where students typically struggle the most and two areas where my current students lack background knowledge. I administered a teacher-created pre-assessment comprised of 25 multiple choice questions and five short-answer questions to assess student mastery of investing, credit, and debt concepts and the application of these concepts in the real-world. I created this assessment in collaboration with the special education teacher and had it reviewed by an administrator. Performance on this preassessment ranged from 10 to 60 out of 100. Only five students scored 50 or higher on the preassessment.

This SLO will apply to the 65 students taking this course in the second semester. Students across the three classes range in terms of their strengths, challenges, and abilities. The students are in grades 9-12. Fifteen students are taking advanced classes, including advanced math. These students may grasp concepts more quickly than their peers and require lesson extension. Six students have IEPs (disabilities include Asperger's syndrome, hearing impairment, emotional disturbance, dyslexia, aphasia, and multiple disorders) and an additional four students have 504 plans for ADHD.

Content Standards

What standards and content will you target in your SLO? How do these standards and content capture the essential areas of learning that align to national and/or state standards? How do these standards capture both process and content standards?

This SLO will target the following investing, credit and debt standards of the: Financial Literacy Academic Content Standards (from the NASBE Commission on Financial and investor Literacy):

- Investing: students will demonstrate their understanding regarding…

1. How, with the use of investing principles, one can achieve the goal of increasing net worth.
2. That investment strategy must take several factors into consideration; including the time horizon of the investment, the degree of diversification, the investor's risk tolerance, how the assets are selected and allocated, product costs, fees, tax implications and the time value of money.
3. How and why government agencies are charged with regulating providers of financial services to help protect investors.

- Credit/debt: students will demonstrate their understanding regarding…

1. Credit as a contractual agreement in which a borrower receives something of value now and agrees to repay to lender at some later date.
2. Debt as an obligation owed by one party to a second party.

3. How effectively balancing credit and debt helps one achieve some short and long-term goals.
4. How financial documents and contractual obligations inform the consumer and define the terms and conditions of establishing credit and incurring debt.
5. How edit and debt affect tax obligations.

By the time students graduate the course, they should be able to read, analyze, manage, and talk about personal financial conditions that impact their financial well-being.

This SLO aligns not only with the state's new focus on improving students' financial literacy but also with our district's goal of ensuring that all students graduate college- and career-ready. Part of being ready for college and careers is being able to independently manage your finances and make financial decisions. By attaining the growth targets, students will demonstrate that they are reasonably aware of the fundamentals of personal finance and will leave the class able to perform basic financial tasks on their own.

Summative Assessment

What assessment will you use to capture student growth? What modifications and accommodations will you provide to students with IEPs, 504 plans, or ELL status?

I will assess student growth by measuring student growth between the pre-assessment and post-assessment. Like the pre-assessment, the summative assessment is comprised of 25 multiple choice questions and five short-answer questions to assess student mastery of investing, credit, and debt concepts and the application of these concepts in the real-world. I created this assessment in collaboration with the special education teacher and had it reviewed by an administrator.
The test will be administered during the first week of May 2013. Students with IEPs and 504 plans who require extended time (students with aphasia, dysgraphia, and ADHD) will receive extended time per their plans. One student with ADHD and one student with emotional disturbance have short breaks listed as a testing accommodation; these students will be able to take two five-minute breaks during testing administration.

Growth Targets

What growth do you expect your students to demonstrate by the end of the interval of instruction?

Preassessment Score (performance on the preassessment administered in January 2014, out of 100 points)	**Growth Target** (expected performance on summative assessment administered in May 2014, out of 100 points)
Between 10 and 30	70 points
Between 31 and 50	85 points
Above 50	95 points plus capstone activity

Students who lack prior knowledge will be expected to demonstrate the most growth in order to meet course-level expectations and to ensure they are prepared to manage their finances effectively. Students who already have strong background knowledge in this area will be expected to exceed basic expectations of a passing score. Five students who demonstrated strong background knowledge will complete a capstone activity in order to demonstrate developmentally appropriate growth in the subject. If students master content quickly during the course, then I will make sure to accelerate or extend instruction and, if needed, assign the capstone activity to more students so that they can fully demonstrate how much they have grown.

Instructional Strategies

Which instructional strategies will you use to help students reach their growth targets?

Instructional strategies will include the use of mini-lessons paired with differentiated activities that are rooted in real-world application of the content. Students will engage in peer tutoring as well as project-based learning. Students will also keep a journal where they reflect upon their learning and how it relates to their financial literacy habits. I will review journals on a monthly basis and use these journals to provide feedback and address misconceptions.

Progress Monitoring Plan

How will you monitor progress throughout the year?

Mid-unit and unit tests will be used to monitor progress toward content standards; with remediation being offered, as needed. Students will also keep a finance journal, which I will review on a weekly basis. I will also use this informal data to inform my instructional planning and will offer extension, enrichment, and remediation as appropriate.

Is this SLO approved? ☐ Yes ☐ No

Teacher Signature: ________________________________ Date: __________

Administrator Signature: _____________________________ Date: __________

SLO Sample adapted from: http://education.ohio.gov/getattachment/Topics/Academic-Content-Standards/New-Learning-Standards/Student-Learning-Objective-Examples/Student-Learning-Objectives-Financial-Literacy-Exa/Financial-Literacy_SLO.pdf.aspx